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ABSTRACT

A project was conducted to provide teachers with training in the development of interdisciplinary, competency-based consumers' education for secondary students located in rural, urban, and suburban settings. One of the outcomes of the project was the development of a "Guide for Implementation of Consumers' Education in Rural, Suburban, and Urban Settings: Money Management, Financial Institutions, Credit, Purchasing Goods and Services, Consumer Protection" (available as CE 022 336). Emphasis was placed upon identifying strategies and utilizing existing consumer education resource materials that would enhance the learning process in these various settings. Pilot test evidence indicated that the inservice training approach provided an effective means to implement instruction in competency-based consumers education. Furthermore, post assessment results showed improvement in students' performance on the consumer skills assessment. (This final report includes a description of the project objectives and how these were met.) (JH)

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# INSERVICE TRAINING FOR AN INTERDISCIPLINARY PROGRAM IN CONSUMERS' EDUCATION IN URBAN, RURAL AND SUBURBAN SETTINGS

FINAL REPORT

Division of Vocational & Technical Education
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The research reported herein was performed persuant to a grant with the Consumers' Education Office, Office of Education, U.S. Department of Health, Education, and Welfare. Contractors undertaking such projects under Government sponsorship are encouraged to express freely their professional judgment in the conduct of the project. Points of view or opinions stated do not, therefore, necessarily represent official Office of Education position or policy.

July, 1979

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The purpose of this project was to provide teachers with training in the development of interdisciplinary, competency-based consumers' education for secondary students located in rural, urban and suburban settings so that students could acquire the necessary consumer skills. A competency-based approach was used to comply with increased demands at local, state and national levels for the establishment of "minimal competencies" which every public school graduate should be expected to possess and to provide teachers with a means to assess instruction in an objective and systematic manner. This project was sponsored by the USOE, Office of Consumers' Education.

OEC022335

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## INTRODUCTION

To many people, the term "consumer" automatically denotes "buyer." Perhaps this simple definition sufficed in the past; however, the complex technological society in which we now live demands that competent consumers fulfill a complex and even multiple role. Consumers are increasingly confronted with making decisions among many alternatives. With these increased alternatives comes the need for consumers to grasp the basic skills necessary to make effective consumer decisions in light of personal values and wants. It is therefore imperative that educational institutions provide instruction that will enable consumers to interact effectively in the marketplace.

The purpose of this project was to provide teachers with training in the development of interdisciplinary, competency-based consumers' education for secondary students located in rural, urban and suburban settings so that students could acquire the necessary consumer skills. Because consumers' education has its roots in several different disciplines, an interdisciplinary approach was deemed imperative. Participating teachers were strongly encouraged to establish an interdisciplinary plan wherever feasible in order to fully utilize expertise within each subject area. A competency-based approach was used to comply with increased demands at local, state and national levels for the establishment of "minimal competencies" which every public school graduate should be expected to possess and to provide teachers with a means to assess instruction in an objective and systematic manner.

One of the outcomes of this project was the development of a Guide for Implementation of Consumers' Education in Rural, Suburban & Urban Settings: Money Management, Financial Institutions, Credit, Purchasing Goods and Services, Consumer Protection. Emphasis was placed on identifying strategies and utilizing available consumers' education materials that would enhance the learning processes in each of the three geographic settings. The following sections of this report include a description of the project objectives and how these were met, other pertinent activities, and conclusions.

## ACCOMPLISHED OBJECTIVES

### Objective One

*Establish an advisory committee which will participate in prioritizing the previously identified consumer competencies. The advisory committee will also be given the opportunity to identify additional consumers' education competencies to be used in this project.*

An advisory committee for the project was established to assist the project staff in selecting and establishing priorities for the competencies to be included in the project, suggesting available materials, and reviewing the guide of suggested delivery strategies. Individuals who were selected for the advisory committee had experience and expertise in one or more of the following:

1. Working with individuals in inner cities, in school settings or through agencies established for the purpose of serving inner-city residents.
2. Counselling with individuals relative to consumer problems in retailing, credit or legal rights.
3. Competency-based education and the development of learning strategies.

4. Consumers' education programs either in public schools, business or other agencies.

Resumes of the five advisory committee members are included in Appendix A.

Objective Two

*Select a "core group" of teachers representing the disciplines of business education, home economics education, and distributive education from each of six school divisions. School divisions will be representative of urban, rural and suburban settings.*

Six school systems agreed to participate in this study, two from each geographical setting: rural, suburban and urban. These included:

| | |
|---|---|
| Urban Schools | Norfolk Public Schools<br>Newport News City Schools |
| Rural Schools | Greensville County Schools<br>Gloucester County Schools |
| Suburban Schools | Virginia Beach City Schools<br>York County Schools |

Each school system was asked to select a business, distributive education, and home economics teacher to work with the project. Teachers from all three disciplines were not uniformly available in each school system; thus the disciplines and number of teachers participating in the study were:

| | |
|---|---|
| Business education | 6 |
| Home economics | 6 |
| Distributive education | 2 |

All of the teachers had previous teaching experience, and many of them had taught various aspects of consumer education and had expressed interest in consumerism. Resumes for all participating teachers are included in Appendix B.

Objective Three

*Identify consumers' education competencies relevant for students at the secondary level.*

The consumers' education competencies included in this project were identified through a review of the literature and consultation with the advisory committee and participating teachers. During the first three months of the project, the project staff conducted a computerized ERIC search, wrote letters of request to several states for curriculum materials relevant to consumers' education, and corresponded with many consumer and governmental agencies requesting materials which pertained to consumers' education. After reviewing the literature, the project staff compiled a list of competencies which were suitable for secondary students. These competencies were assigned to the following categories: (1) consumer protection, (2) the consumer in society, (3) purchasing goods and services, (4) legal aspects, (5) money management, (6) credit, (7) financial institutions and (8) taxes. These competencies were submitted to the advisory committee for their review. The advisory committee ranked the competencies according to importance, reworded competencies, and deleted and added competencies. In accordance with the advisory committee's recommendations, the competencies were reassigned to these five categories: (1) money management, (2) financial institutions, (3) credit, (4) purchasing goods and services and (5) consumer protection. The revised competency list was then sent to each of the participating teachers. Teachers were asked the following three questions:

1. Are the competencies relevant for secondary students?
2. Do you feel that you can teach these competencies?

3. Are there sufficient materials to teach these competencies?

Based on the input from participating teachers and the advisory committee, a final competency list for this project was developed. A copy of these competencies is included in Appendix C.

Objective Four

*Identify and collect available consumers' education materials, including curriculum materials used in current public school programs.*

Through correspondence with school divisions, governmental agencies, consumer groups, textbook publishers, and business organizations; the computerized ERIC search; a review of bibliographies; and suggestions from the advisory committee and participating teachers; many consumers' education materials were identified. The project staff extensively reviewed these identified resources. The materials used in this project were to meet the following criteria:

1. The material must be non-discriminatory on the basis of race, sex and age.
2. The material must be suitable for use in secondary schools.
3. The material must be relatively inexpensive so that it will be readily accessible to secondary schools.
4. The material must be compatible with a competency-based approach.
5. The material must be timely.
6. The material must be written at a suitable reading level for the students.

Appropriate materials were selected for each of the five competency areas. However, particular emphasis was placed on identifying materials in the area of consumer protection because the teachers had indicated a lack of resources in this category. Materials that were identified

throughout the project which seemed particularly useful were purchased and shared with the teachers.

Objective Five

*Provide inservice training workshops for the selected teachers on utilization, adaptation, and delivery of collected materials. Workshops will be followed by classroom use of the materials and strategies developed in the workshop.*

Two two-day workshops were conducted during the project. The first workshop was held on November 13 and 14, 1978, in Norfolk, Virginia; the second on April 3 and 4, 1979, in Williamsburg, Virginia. The purpose of the first workshop was to provide the teachers with an overview of the project and to give them an opportunity to plan the implementation of consumers' education in their respective classroom settings. At the second workshop, emphasis was placed on providing an opportunity for teachers to share their experiences and the materials that had been utilized.

At the first workshop the teachers were given an overview of the project. The importance of teaching consumers' education to all students was emphasized, and the competencies which had been selected for the project were shared with the teachers. Each teacher was asked to indicate which of the competencies could be achieved during the project. All teachers agreed to give instruction on the competencies in the category of credit. It was felt that this commonality would enhance an interdisciplinary approach in each school. In addition, individual teachers selected for instruction other competencies from the other four categories.

After the teacher selection of competencies, the project staff shared audio-visual and written materials with the teachers. Different learning characteristics which students might be expected to display were

considered, and a wide variety of relevant materials was made available to the teachers. Each teacher was allowed to order materials that would be beneficial in delivering instruction in the selected competencies. Possible resources at the state and local levels were also identified.

Teachers from each school system were asked to devise a proposed implementation plan, called a plan of action, for the teaching of selected competencies. The format for the plan of action is given in Appendix D. The need for cooperation among disciplines was stressed, and teachers were encouraged to plan joint efforts whenever possible. The project staff reviewed these plans for each of the schools. As previously noted, all teachers agreed to give instruction on the competencies included in the category of credit. Additionally, teachers from each school system provided instruction for selected competencies from the other competency categories as follows:

| | |
|---|---|
| Money Management | Gloucester County Schools<br>Greensville County Schools<br>Newport News City Schools<br>Norfolk Public Schools<br>Virginia Beach City Schools<br>York County Schools |
| Financial Institutions | Gloucester County Schools<br>Greensville County Schools<br>Newport News City Schools<br>Norfolk Public Schools<br>Virginia Beach City Schools |
| Purchasing Goods and Services | Gloucester County Schools<br>Newport News City Schools<br>Norfolk City Schools<br>Virginia Beach City Schools |
| Consumer Protection | Gloucester County Schools<br>Norfolk City Schools<br>Virginia Beach City Schools |

All actvities outlined in the plan of action for each school were completed by April, 1979.

Tests for pre- and post-testing and a consumer profile were developed by the project staff. Further information about these tests is given under objective six. All of the teachers agreed to administer the tests to the students who would be receiving instruction in consumers' education. The consumer profile and pre-test instructions were distributed to each of the teachers at the first workshop.

The second workshop was conducted after the teachers had completed the instruction relevant to selected consumers' education competencies. The project staff provided the teachers with a description of the students participating in the study based on the consumer profile. Three hundred and forty-four students took the consumer profile, 117 urban, 87 suburban, and 140 rural students. A profile of the students participating in the study is presented in Table I. A breakdown of the data by geographical location is included in Appendix E. It may be noted that there are few differences among students from the three geographical settings.

Workshop time was allotted to each teacher for sharing an effective teaching strategy that was tried during the project. The teachers were asked to write bibliographic entries for all resource materials that they utilized, noting particularly the readability and relevance of the material and if there was any bias evident in the resource. A description of each of the strategies and the resources are included in the Guide for the Implementation of Consumers' Education in Rural, Suburban & Urban Settings.

TABLE I

Student Profile

| | |
|---|---|
| Male | 18% |
| Female | 82% |

Age Range:

| | |
|---|---|
| 14 and under | 18% |
| 15 | 30% |
| 16 | 23% |
| 17 | 17% |
| 18 and over | 10% |

School Grade:

| | |
|---|---|
| Junior High and Freshman | 29% |
| Sophomore | 37% |
| Junior | 16% |
| Senior | 17% |

Sources of money:

| | |
|---|---|
| Job | 30% |
| Regular Allowance | 30% |
| Asking Parents | 49% |

Amount of money spent weekly:

| | |
|---|---|
| Less than $5 | 27% |
| $5 - $10 | 38% |
| $10 - $20 | 19% |
| Over $20 | 15% |

Five things on which students regularly spend money:

| | | |
|---|---|---|
| 1. | Clothes | 57% |
| 2. | Snacks | 52% |
| 3. | Records and tapes | 44% |
| 4. | Movies | 38% |
| 5. | Gifts | 33% |

Five things that most influence spending choice:

| | | |
|---|---|---|
| 1. | Friends | 73% |
| 2. | Parents and family | 66% |
| 3. | Television | 52% |
| 4. | Advertising | 50% |
| 5. | Magazines | 42% |

Five reasons for saving:

| | | |
|---|---|---|
| 1. | Take care of emergencies | 90% |
| 2. | To pay for an education | 82% |
| 3. | Just to have money in the bank | 72% |
| 4. | To earn interest on money | 68% |
| 5. | To avoid using credit | 65% |

TABLE I (cont.)

Five things students would most like to learn in consumer education:

| | | |
|---|---|---|
| 1. | How to get more for your money | 79% |
| 2. | How to save money | 67% |
| 3. | How to judge quality of goods and services | 56% |
| 4. | How to avoid being cheated | 54% |
| 5. | How to decide what to buy | 42% |

Five phrases that describe student:

| | | |
|---|---|---|
| 1. | I choose my own clothes. | 75% |
| 2. | I earn most of my own money. | 46% |
| 3. | I can buy most things I want. | 37% |
| 4. | I get money when I ask for it. | 40% |
| 5. | I never have enough money. | 32% |

Five phrases that describe student's family:

| | | |
|---|---|---|
| 1. | Usually can buy what we need | 66% |
| 2. | Spends carefully | 59% |
| 3. | Seems financially secure | 44% |
| 4. | Saves regularly | 43% |
| 5. | Plans ahead for major expenses | 42% |

Student's feelings about purchases:

| | | | |
|---|---|---|---|
| Satisfied | 92% | Dissatisfied | 8% |

Based on questions regarding consumer behavior before making a purchase and after purchase:

58% appear to exhibit good buying behavior before purchase

57% appear to exhibit good buying behavior after purchase

Finally the teachers were asked to describe difficulties they had encountered during the project. The difficulties and recommended solutions may be summarized as follows:

1. Due to class scheduling, it was difficult to fully implement an interdisciplinary approach.

   Suggested Solutions:

   a. Plan to utilize a resource person for several class periods, letting this resource person participate in as many classes as possible.

   b. Have a central location for consumers' education materials so that all teachers could utilize the resources.

   c. Plan large group activities, such as an assembly, for the entire school.

   d. Devote a teacher workday to consumer education.

   e. Have special funding available for teacher participation in consumer workshops.

   f. Have special funding available for personnel not on extended contracts so that coordination efforts could be achieved during the summer.

   g. Provide substitutes so that teachers would have time to plan cooperative activities.

2. The teachers felt the need to orient other teachers and students to the need for consumers' education and the availability of resources.

   Suggested Solutions:

   a. Have the project run for a longer period of time.

   b. Have first teacher workshop before classes start in the fall.

   c. Conduct a consumer awareness day on timely topics.

   d. Have a consumer information center for teachers and students.

   e. Display posters in strategic locations.

In addition to conducting the two workshops for the participating teachers, members of the project staff conducted a workshop for teachers in Bath County, Virginia. Teaching resources and strategies utilized during the project were shared and adaptations for other age groups and disciplines were suggested.

Objective Six

*Evaluate effectiveness of the materials and strategies through pre- and post-testing and through follow-up reports of local implementation by participating teachers and on-site visitations by the project staff.*

Several methods of evaluating the effectiveness of the selected materials and strategies were utilized during this project. These included a teacher report of the effectiveness of strategies, a teacher report on the suitability of materials, a self-report of students' perceptions, on-site visitations by the project staff, and pre- and post-testing to determine if students had mastered the identified competencies. Forms used for these evaluations are included in Appendix D.

The evaluation of the effectiveness of materials and strategies by the participating teachers provided useful information. Data were collected through written descriptions of activities that had been successful and resources that had been useful, and through verbal presentations for successful and unsuccessful strategies. Data presented in Table II discloses the number of strategies utilized by teachers that are included in the guide. It may be noted that the teachers utilized a variety of strategies including the use of multi-media to present content related to the identified competencies. From the experience gained in this project, it is suggested that provision of time should be made for teachers to complete evaluation activities.

TABLE II

Number of Strategies and Resource Entries

Utilized in each Competency Category

| Competency Categories | Number of Strategies | Number of Resource Entries |
|---|---|---|
| Money Management | 29 | 15 |
| Financial Institutions | 21 | 18 |
| Credit | 32 | 34 |
| Purchasing Goods and Services | 28 | 22 |
| Consumer Protection | 6 | 6 |
| TOTALS | 116 | 92 |

The evaluation of the effectiveness of materials and strategies based on students' responses (the completion of the student interview) was limited for several reasons:

1. The student interview was not conducted by each of the teachers.
2. The interview form was time-consuming to administer.
3. The instrument was not administered uniformly.
4. It appeared that at times students gave the response they perceived the teacher desired.

However, based on the responses it can be concluded that students are motivated by a variety of strategies.

The evaluation of the effectiveness of materials and strategies by the project staff was threefold. First, the project staff visited with each participating school system twice between January, 1979, and April, 1979 (with the exception of one where weather caused the cancellation of the visit). Through these visitations the project staff was able to discern student interest in the material that was being presented and to see the variety of strategies that the teachers were using. Second, the project staff reviewed all written reports submitted by students and teachers. In addition, time was allotted at the second workshop for teacher presentations that served as a basis for evaluation. Third, the project staff analyzed the results of the pre- and post-tests.

As one method of evaluating the effectiveness of the materials and strategies, a pre- and post-test were developed by the project staff. The items for these tests were taken from the Guide to an Assessment of Educational Progress and were designed to measure consumer knowledge. One hundred and two equivalent items were included on each of the tests. Approximately 81 percent of the students took both of the tests.

Relevant statistics for each of the tests are given below; a breakdown by geographical area is shown in Table III.

| | Pre-Test | Post-Test |
|---|---|---|
| Number of students | 304 | 277 |
| Mean number right | 59.82 | 66.42 |
| Standard deviation | 15.772 | 14.188 |
| Mean number omitted | 2.39 | 1.61 |
| Realibility Estimate (KR-20) | .923 | .913 |

In addition to the 304 students cited above, 53 rural students also took the pretest, giving a total of 357. Twenty-nine additional urban students took the post test for a total of 306. The answer sheets from the 53 rural students were never received by the project staff, but an overall class mean of 65.07 was calculated from the teacher's master score sheet. However, other statistics could not be calculated. A weighted mean of 60.6 was calculated for all students taking the pretest.

Twenty-nine urban students took the pretest as the post test. Since the items on the post test were either identical to the pretest or only had minor word changes, it is felt that this data can be combined with the overall post-test data. The corrected mean for the post test is 65.25.

The results of these tests indicate the average increase in score from the pretest to post test is approximately five points. The mean number of correct responses increased the most for the urban group, where there was an increase of approximately eight points. Caution should be exercised in utilizing the data as students were not randomly selected to participate in the study. The overall results of these two tests are graphically presented in Table IV.

TABLE III

Consumer Assessment

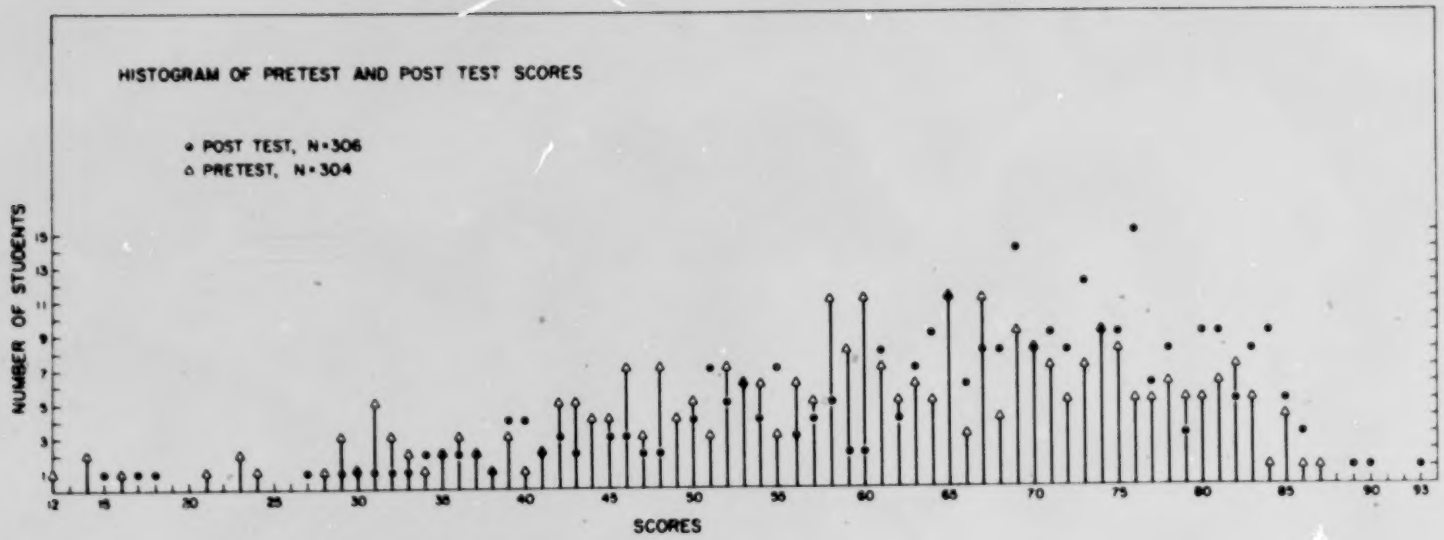
Pre- And Post- Tests

| | Rural | Suburban | Urban |
|---|---|---|---|
| Pre-Test | | | |
| Number of students | 97* | 87 | 120 |
| Mean number right | 61.79* | 65.70 | 54.27 |
| Standard deviation | 16.204 | 13.124 | 15.095 |
| Mean number omitted | 3.48 | .55 | 2.85 |
| Post-Test | | | |
| Number of students | 136 | 64 | 77** |
| Mean number right | 66.74 | 67.09 | 65.31** |
| Standard deviation | 14.654 | 12.555 | 14.561 |
| Mean number omitted | 1.93 | 2.44 | .38 |

*Corrected Number of Students 150
*Corrected Mean 62.95

**Corrected Number of Students 106
**Corrected Mean 62.24

TABLE IV


HISTOGRAM OF PRETEST AND POST TEST SCORES
• POST TEST, N=306
△ PRETEST, N=304
NUMBER OF STUDENTS
SCORES
12
15
20
25
30
35
40
45
50
55
60
65
70
75
80
85
90
93

The effectiveness of the materials and strategies was also evaluated by the teachers and through on-site observations by the project staff. It should be noted that the project staff did not specify which strategies should be implemented. Each participating teacher was provided with pertinent resource materials and suggested activities which they could use, but they were also free to use any other materials. Several strategies were used effectively in all three geographic locations, while other strategies were utilized in only one setting; therefore, their effectiveness in other geographic areas is not available. In general, based on the various methods of evaluation, the following conclusions can be made:

1. Students responded well to strategies that involved a competitive element.
2. Students responded well to a variety of different strategies.
3. Students appeared to respond more favorably when the consumer education competencies were integrated into the regular curriculum, rather than when taught in isolated units.
4. The use of games as a review technique for students with low reading levels was helpful in reinforcing consumer concepts.
5. Strategies which utilized the students' creative abilities appeared to arouse and sustain their interest.
6. The emphasis to be placed on certain aspects of the various competencies may vary with geographical setting. For example, more time may be spent on the utilization of social service agencies in an urban setting than in a suburban or rural setting because of the multiplicity of agencies available in many cities.

Objective Seven

*Develop a guide which suggests successful delivery strategies which emerge from the use of the materials in the three geographical settings (urban, rural and suburban).*

A guide, entitled Guide for Implementation of Consumers' Education in Rural, Suburban & Urban Settings, was developed by the project staff. The purpose of the guide is to assist teachers in integrating consumers' education into classroom instruction.

Based on input obtained during the implementation phase of the study, the project staff developed a prototype of the suggested guide and presented it to the participating teachers for their comments and recommendations. The project staff then prepared a preliminary guide which was given to the advisory committee for their review. The advisory committee reviewed the guide for completeness, accuracy of content, and understandability.

The guide consists of the following sections: (1) teaching strategies for money management, financial institutions, credit, purchasing goods and services, and consumer protection; (2) consumer education tests; and (3) a bibliography of general resources for teachers.

The teaching strategies include the competencies selected for inclusion in this study and a number of suggested activities and resources that may be used to assist the student in mastering each competency. An annotated bibliography of each resource is provided. Descriptions of effective strategies are based primarily on the suggestions of the participating teachers. Additional strategies were added by the project staff and advisory committee. The geographical setting of the implementation of the strategies is indicated, where appropriate, at the end of each suggested activity. From the observations of the project staff and comments from the teachers, the characteristics of individual students are more important in selecting strategies than geographical location.

With the transient nature of American society, many of the students have had experiences in several geographical settings. Multiple strategies are suggested for each competency in order to provide teachers the opportunity to select or adapt those that best meet their students' needs.

In addition to the teaching strategies, the guide contains a copy of the tests used in this project (i.e., the revised consumer profile, revised pretest and revised post test), and a bibliographical section of teacher resources which were reviewed by the project staff. The tests were revised by the project staff in consultation with Dr. Robert Frary, Measurement and Evaluation Consultant at Virginia Polytechnic Institute and State University. Revisions consisted of eliminating items either because they were too easy or they did not correlate well with the total score.

Objective Eight

*Provide for third-party process evaluation.*

Informal process evaluation was provided on several occasions. Teachers were asked to evaluate each of the workshops as well as to make recommendations for the overall project. In addition to the recommendations noted under objective four, the following comments and suggestions were made:

1. The written evaluations of the workshops indicated that the teachers perceived that the information provided was beneficial to their participation in the project.
2. There was some feeling that the expectations of teacher involvement in the project could have been presented sooner at the first workshop.
3. Teachers indicated that the sharing of strategies at the second workshop was very beneficial.

4. Many teachers indicated that participation in the project had helped to focus their attention on many concepts of consumers' education.

5. The teachers viewed the teaching resources provided to them by the project staff as beneficial. Although there was not sufficient time to utilize all the resources during the implementation phase of the project, teachers indicated they would be incorporating these materials into their instruction in coming years.

Objective Nine

*Provide for third-party product evaluation of the guide.*

As previously noted, the project staff developed the preliminary guide and submitted it to the advisory committee for review. Each advisory committee member was assigned one of the categories to review for completeness, accuracy of content and understandability. After each individual had evaluated one section of the guide, the whole advisory committee reviewed the entire guide. Additions and word changes suggested by the advisory committee were incorporated into the revised guide. The revised guide was then reviewed by the third-party evaluator, Dr. Lillian Mohr. Dr. Mohr suggested some word and format changes which were incorporated into the final guide. A report of her evaluation is included in Appendix F.

Objective Ten

*Provide camera-ready copies of the guide to all workshop participants, to directors of the department of education in each state and to other key personnel.*

Copies of the Guide for the Implementation of Consumers' Education in Rural, Suburban & Urban Settings were provided to the Office of Consumers' Education, Consumer Education Resource Network, all participating school systems, the department of education in all states, and the

consumer education coordinator for school systems in Virginia. Additional copies of the guide will be provided upon request until the supply is depleted.

## OTHER ACTIVITIES

### Changes in Project Staff

During the course of the project only one staff change was made. Melissa Pearson, who was originally employed as the secretary from July 24 until November 3, was replaced by Mrs. Judy Magee.

### Inservice Training of Project Staff

Members of the project staff have participated in several activities which have been beneficial in broadening their knowledge in the area of consumers' education and of the teaching resources available to teach consumer concepts in the secondary schools. These activities include:

1. Attendance at Project Director's Conference--Pat King - October 24-25, 1978
2. Attendance at Consumer Education and Information Association of Virginia--Era Looney and Suzanne Gibson - November 2-3, 1978
3. Attendance at National Business Education Association--Jeffrey Stewart - April, 1979
4. Attendance at Consumer Education and Information Association of Virginia--Suzanne Gibson, Pat King and Era Looney - April 30-May 2, 1979
5. Attendance at the Consumer Education Fair--Pat King - April 25, 1979

### Publicity and Dissemination Activities

Publicity activities were largely centered around informing school districts and consumer groups in the state of Virginia of the project. An article regarding the project was published in the Virginia Business

Education Association Newsletter and the Virginia Home Economics Association Newsletter. Informal presentations were given at various meetings, including the project staff conducting a workshop for one of the school divisions in Virginia. Letters were written to each of the consumers' education coordinators throughout the state indicating the availability of the guide. On the national level, materials were displayed at the American Home Economics Association meeting in June, and a presentation about the project will be given at the American Vocational Association meeting in December.

Dissemination activities have been closely related to the publicity efforts. The Guide, a product of this project, has been made available to all of the consumers' education coordinators in Virginia, to each state director of vocational education, to CERN and ERIC as well as to all the individuals and school systems participating in the study. A brief outline of the guide will be provided to interested teachers at the AVA meeting.

## CONCLUSIONS

The purpose of this project was to provide teachers with training in the development of interdisciplinary competency-based consumers' education for public school students located in rural, urban and suburban settings. Emphasis was placed upon identifying strategies and utilizing existing consumers' education resource materials that would enhance the learning process in these various settings.

Pilot-test evidence presented in this report indicates that the in-service training approach used in the project provides an effective means to implement instruction in competency-based Consumers' Education.

Teacher participants successfully implemented a variety of teaching strategies during the course of this project. Furthermore, post-assessment results showed improvement in students' performance on the consumer skills assessment. Perceptions of students, teachers and the project staff concerning instructional effectiveness disclosed that students responded well to a variety of strategies and resources. The project staff views this study as a starting place. It is hoped that the experiences gained by participants and the products developed a basis for continued efforts in the instruction of consumers' education, and that teachers will continue to share their ideas, knowledge and expertise with their colleagues.

State departments of education and vocational leaders and administrators can follow the interdisciplinary inservice training approach employed in the project described herein. Furthermore, immediate use can be made of the Guide by teachers as a basis for classroom instruction.

Instruction that considers learner characteristics and needs has been proven successful in imparting consumer competencies that are required to function effectively in our complex economy. The interdisciplinary inservice-training approach utilized in this project, along with the Guide, should enable teachers to provide high quality instruction to students in each of five competency categories and also allow student mastery of instruction to be assessed in an objective, systematic manner.

## SOURCES

### Sources for the Student Profile Items

"My Consumer Profile," Forecast for Home Economics, September, 1976, p. 115.

Guide to an Assessment of Consumer Skills. Denver: National Assessment of Educational Progress, 1978.

### Source for Pre- and Post-Test Items

Guide to an Assessment of Consumer Skills. Denver: National Assessment of Educational Progress, 1978.

## APPENDIX A

was removed because it contained
confidential information

# APPENDIX B

## BIOGRAPHICAL INFORMATION

NAME:

R. Diane Bakaysa

SCHOOL ADDRESS:

Floyd E. Kellam High School
Rt. 2, Box 2010
Virginia Beach, VA 23456

SUBJECT MATTER AREA:

Distributive Education Teacher Coordinator

EDUCATIONAL EXPERIENCE:

1977 - Old Dominion University, Norfolk, VA, B.S.

TEACHING EXPERIENCE:

1977 - Present Distributive Education Teacher Coordinator, Floyd E. Kellam High School, Virginia Beach, VA

OTHER WORK EXPERIENCE:

Research Assistant

## BIOGRAPHICAL INFORMATION

NAME:

Patricia Cassidy

SCHOOL ADDRESS:

Gloucester High School
Rt. 3, Box 299
Gloucester, VA 23061

SUBJECT MATTER AREA:

Consumer Homemaking Education

EDUCATIONAL EXPERIENCE:

1965 - Prince George High School, Prince George, VA
1969 - Madison College, Harrisonburg, VA, B.S.

TEACHING EXPERIENCE:

1969 - Present Teacher, Gloucester High School, Gloucester, VA

OTHER WORK EXPERIENCE:

Advisor, Future Homemakers of America
Retail Sales and Bookkeeping
Government Clerk-Typist

## BIOGRAPHICAL INFORMATION

NAME:

Sevella W. Coakley

SCHOOL ADDRESS:

Blair Junior High School
730 Spotswood
Norfolk, Va 23517

SUBJECT MATTER AREA:

Business Education

EDUCATIONAL EXPERIENCE:

1963 - J. F. Kennedy High School, Suffolk, VA
1967 - Virginia State College, Petersburg, VA, B.S.
1973 - Virginia State College, Petersburg, VA, M.Ed.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1974 - Present | Teacher, Blair Junior High School, Norfolk, VA |
| 1974 - 1976 | Instructor, Tidewater Community College, Virginia Beach Campus (Evening School), Virginia Beach, VA |

OTHER WORK EXPERIENCE:

Administrative Secretary

## BIOGRAPHICAL INFORMATION

NAME:

Susan Sasser Divers

SCHOOL ADDRESS:

Greensville County Junior High School
Emporia, VA 23847

SUBJECT MATTER AREA:

Home Economics

EDUCATIONAL EXPERIENCE:

1972 - Greensville County High School, Emporia, VA
1976 - Virginia Polytechnic Institute and State University, Blacksburg, VA, B.S.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1977 - Present | Teacher, Greensville County Junior High School, Emporia, VA |
| 1977 - 1978 | Adult Education, Greensville County Junior High School, Emporia, VA |
| 1976 | Substitute Teacher, Roanoke County Public Schools, Roanoke, VA |

## BIOGRAPHICAL INFORMATION

NAME:

Delores Virginia Hawkins

SCHOOL ADDRESS:

Blair Junior High School
730 Spotswood
Norfolk, VA 23517

SUBJECT MATTER AREA:

Home Economics

EDUCATIONAL EXPERIENCE:

1961 - I. C. Norcom High School, Portsmouth, VA
1968 - Virginia State College, Petersburg, VA, B.S.
1974 - Hampton Institute, Hampton, VA, M.S.

TEACHING EXPERIENCE:

1968 - Present Teacher, Blair Junior High School, Norfolk, VA

## BIOGRAPHICAL INFORMATION

NAME:

Linda K. Lemasters

SCHOOL ADDRESS:

Gloucester High School
Route 3
Gloucester, VA 23061

SUBJECT MATTER AREA:

Business Education

EDUCATIONAL EXPERIENCE:

1965 - West Liberty State College, West Liberty, WV, B.A.
1978 - The George Washington University, Washington, DC, M.S.A.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1975 - Present | Teacher, Gloucester High School, Gloucester, VA |
| 1974 | Teacher, Civilian personnel, Ft. Monroe, VA |
| 1973 | Teacher, Thomas Nelson Community College, Hampton, VA |
| 1971 - 1972 | Substitute Teacher, Poquoson High School, Poquoson, VA |
| 1966 - 1969 | Teacher, Kanawha County Schools, Charleston, WV |
| 1966 (Summer) | Teacher, Burgettstown Area Schools, Burgettstown, PA |
| 1965 - 1966 | Teacher, Hancock County Schools, New Cumberland, WV |

BIOGRAPHICAL INFORMATION

NAME:

Martha Gay Martin

SCHOOL ADDRESS:

Greensville County High School
Emporia, VA 23847

SUBJECT MATTER AREA:

Business Education

EDUCATIONAL EXPERIENCE:

1965 - Greensville County High School, Emporia, VA
1968 - Longwood College, Farmville, VA, B.S.
1978 - Virginia Commonwealth University, Richmond, VA, M.Ed.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1974 - Present | Teacher, Greensville County High School, Emporia, VA |
| 1973 - 1974 | Teacher, Brunswick County Junior High School, Lawrenceville, VA |
| 1971 - 1973 | Teacher, Washington Drive Junior High School, Fayetteville, NC |

OTHER WORK EXPERIENCE:

Secretary

BIOGRAPHICAL INFORMATION

NAME:

Pam Mercer

SCHOOL ADDRESS:

Floyd E. Kellam High School
2323 Holland Road
Virginia Beach, VA 23456

SUBJECT MATTER AREA:

Business Education

EDUCATIONAL EXPERIENCE:

1968 - Cox High School, Virginia Beach, VA
1972 - Old Dominion University, Norfolk, VA, B.S.
1976 - Old Dominion University, Norfolk, VA, B.S. Ed.

TEACHING EXPERIENCE:

1976 - Present Teacher, Floyd E. Kellam High School, Virginia Beach, VA

OTHER WORK EXPERIENCE:

Administrative secretary
Bank Teller

BIOGRAPHICAL INFORMATION

NAME:

Betty K. Oberg

SCHOOL ADDRESS:

Denbigh High School
259 Denbigh Boulevard
Newport News, VA 23602

SUBJECT MATTER AREA:

Home Economics

EDUCATIONAL EXPERIENCE:

1949 - Winamac High School, Winamac, IN
1954 - Manchester College, North Manchester, IN, B.S.
1959 - Ball State University, Muncie, IN, M.A.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1968 - Present | Teacher, Denbigh High School, Newport News, VA |
| 1954 - 1956 | Teacher, Macy High School, Allen Township, Miami County, IN |
| 1956 - 1960 | Teacher, Winamac High School, Winamac, IN |

OTHER WORK EXPERIENCE:

FHA/HERO Sponsor
Civil Service
Sunday School Secretary

BIOGRAPHICAL INFORMATION

NAME:

Rolene Ramsey

SCHOOL ADDRESS:

York County Public Schools
302 Dare Road
Grafton, VA 23692

SUBJECT MATTER AREA:

Home Economics/Guidance

EDUCATIONAL EXPERIENCE:

1967 - Darien High School, Darien, CT
1971 - Virginia Polytechnic Institute and State University, Blacksburg, VA, B.S.
1978 - College of William and Mary, Williamsburg, VA, M.Ed.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1976 - Present | Job Placement Counselor, York County Public Schools, Grafton, VA |
| 1971 - 1976 | Teacher, York High School, Yorktown, VA |

BIOGRAPHICAL INFORMATION

NAME:

Dale Roe

SCHOOL ADDRESS:

Denbigh High School
259 Denbigh Boulevard
Newport News, VA 23602

SUBJECT MATTER AREA:

Distributive Education

EDUCATIONAL EXPERIENCE:

1965 - James Wood High School, Winchester, VA
1969 - Virginia Commonwealth University, Richmond, VA, B.S.
1974 - Old Dominion University, Norfolk, VA, M.S.

TEACHING EXPERIENCE:

1969 - Present Teacher, Denbigh High School, Newport News, VA

OTHER WORK EXPERIENCE:

Salesperson

BIOGRAPHICAL INFORMATION

NAME:

Teresa Tamburello

SCHOOL ADDRESS:

Floyd E. Kellam High School
2323 Holland Road
Virginia Beach, VA 23456

SUBJECT MATTER AREA:

Home Economics

EDUCATIONAL EXPERIENCE:

1971 - Escambia High School, Pensacola, FL
1975 - Florida State University, Tallahassee, FL, B.S.
1979 - Virginia Polytechnic Institute and State University, M.Ed.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1976 - Present | Teacher, Floyd E. Kellam High School, Virginia Beach, VA |
| 1975 - 1976 | Teacher, Brownsville Middle School, Pensacola, FL |

OTHER WORK EXPERIENCE:

Student Assistant, Bureau of Crippled Children
Cloth World employee

## BIOGRAPHICAL INFORMATION

NAME:

Barbara F. Whitaker

SCHOOL ADDRESS:

Denbigh High School
259 Denbigh Boulevard
Newport News, VA 23602

SUBJECT MATTER AREA:

Business Education

EDUCATIONAL EXPERIENCE:

1964 - Whitmell Farm-Life High School, Pittsylvania County, VA
1968 - Virginia Polytechnic Institute and State University, Blacksburg, VA, B.S.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1974 - Present | Teacher, Denbigh High School, Newport News, VA |
| 1977 - 1978 | Teacher, Adult Education night courses, Newport News, VA |
| 1972 - 1974 | Teacher, Military personnel at Langley Air Force Base, Hampton, VA |
| 1970 - 1972 | Teacher, Newport News City Schools, Newport News, VA |
| 1969 - 1970 | Teacher, John F. Kennedy High School, Willingboro, NJ |

OTHER WORK EXPERIENCE:

Secretarial positions

## BIOGRAPHICAL INFORMATION

NAME:

Margaret White

SCHOOL ADDRESS:

York High School
Rt. 17
Yorktown, VA 23690

SUBJECT MATTER AREA:

Business Education

EDUCATIONAL EXPERIENCE:

1951 - Cecil Township High School, McDonald, PA
1955 - Westminster College, New Wilmington, PA, B.B.A.
1976 - Hampton Institute, Hampton, VA, M.A.

TEACHING EXPERIENCE:

| | |
|---|---|
| 1974 - Present | Teacher, York High School, Yorktown, VA |
| 1969 - 1973 | Teacher, Petersburg City Schools, Petersburg, VA |
| 1967 - 1969 | Teacher, Ohio and Brook County Schools, WV |
| 1963 - 1967 | Teacher, McKeesport City Schools, McKeesport, PA |
| 1956 - 1957 | Teacher, Canon-McMillan Joint Schools, Canonsburg, PA |

OTHER WORK EXPERIENCE:

Executive Secretary

APPENDIX C

## SELECTED COMPETENCIES

### Money Management

Overall Competency:

Develop and evaluate a realistic money management plan based on income, goals and needs.

Sub-Competencies:

1. Recognize how personal values, goals and needs influence the use of personal and family income.
2. Demonstrate an understanding that if human wants are greater than available resources, an individual must establish pricrities.
3. Determine available resources including wages/salary, savings, credit, and non-monetary resources.
   a. Calculate net pay (take-home pay).
   b. Understand that fringe benefits increase income.
4. Determine availability of supplementary resources
   a. Be aware of types of benefits available under the Social Security Act.
   b. Demonstrate a knowledge of how to obtain and use food stamps effectively.
5. Plan and list fixed and flexible expenses, including food, clothing, housing, transportation, recreation purchases, and installment payments to remain within a set limit.
6. Demonstrate an awareness of financial records which should be submitted, such as state and federal income tax forms, including the short form and the Earned Income Credit worksheet.

*7. Determine the amount of tax from tax tables.

### Financial Institutions

Overall Competency:

Select a financial institution that meets the individual's needs, and use banking services effectively.

Sub-Competencies:

1. Evaluate the different kinds of financial institutions and the services they provide, including banks, savings and loan institutions, credit unions, and finance companies.
2. Select the type of institution that best meets the needs of a given situation.
3. Demonstrate the ability to handle a checking account, including *how to write a check, balance a bank statement, and endorse a check.
4. Demonstrate knowledge about personal loans, 30-day notes, automobile loans, mortgages, etc.

## Credit

Overall Competency:

Obtain and use credit wisely.

Sub-Competencies:

1. Demonstrate an understanding that credit costs money and determine the effect that the cost of credit has on the individual's finances.
2. Discern the advantages and disadvantages of using credit.
3. Select type and source of credit most appropriate for given needs (home, transportation, clothes, major appliances, etc.).
4. Understand the importance of establishing and maintaining a good credit rating, including what remedies a creditor has.

*5. Determine information contained on a bill.

6. Compute the cost of credit.

*7. Understand credit agreements.

8. Identify available sources of assistance and legal remedies available for consumers with debtor problems.
9. Consider alternatives to the use of credit in meeting personal and family goals.

## Purchasing Goods and Services

Overall Competency:

Purchase goods and services wisely.

Sub-Competencies:

1. Establish priorities for purchasing goods and services based on such factors as necessity, cost, and available resources.
2. Identify the sources of information that one may consult to become a well informed buyer, such as the manufacturer's label, operator's manual, salesperson, advertisement, warranty/guarantee, and consumer publications.
3. Demonstrate the ability to read and interpret charts, graphs and tables used to express product merits.

*4. Demonstrate the ability to analyze and evaluate an advertisement in relation to criteria for good advertising (e.g., truthful, informative, fair, etc.).

5. Identify advantages and disadvantages of advertising for the consumer.
6. Demonstrate the ability to select where to shop for goods and services, including professional services, based on such factors as service and product availability, location, store type, and presence of sales.

7. Demonstrate the ability to utilize the following criteria in the selection of goods and services based on such factors as:
   a. Cost, including purchase price, sales tax, delivery fees, and installation charges
      *1) Calculate unit cost.
      *2) Calculate discount.
   b. Quality, including durability
   c. Provisions in warranties/guarantees
   d. Safety of product for desired uses
   e. Availability and costs of care and maintenance, including the feasibility of service contracts
   f. Intended use of product

Consumer Protection

Overall Competency:

Demonstrate an awareness of the variety of consumer education and protection programs available and how to locate and use them.

Sub-Competencies:

1. Determine sources of consumer information available, and evaluate their accuracy and reliability.
2. Analyze the development and progress of consumer rights and responsibilities.
3. Describe and define the necessary elements of a contract.
4. Read and understand the rights and responsibilities of each party under various types of contracts and agreements.
5. Recognize deceptive, fraudulent, and discriminatory practices.
6. Identify what is a justifiable complaint and demonstrate the ability to follow appropriate oral and written complaint procedures about services and products and to obtain redress for grievances.

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*Indicates competencies included on the Virginia High-School Competency Test administered in the 1978-79 school year.

APPENDIX D

Name of school division_____

PLAN OF ACTION

Competency Category:

Level/Service Areas:

Instructional Objectives:

Interdisciplinary Activities/Timeline:

Evaluation Measures:

School/Community Resources:

PLAN OF ACTION

Criteria Checklist

| Satisfactory | Needs Improvement | N/A | |
|---|---|---|---|
| | | | 1. Objectives are specific and clearly stated. |
| | | | 2. Activities are varied. |
| | | | 3. Necessary adaptations are included for respective school setting. |
| | | | 4. Timeline is realistic. |
| | | | 5. Evaluation is referenced to criteria of instructional objectives. |
| | | | 6. Community/school resources are involved. |

PILOT TEST REPORT (instructor)
Part I*

Name of Instructor: _____ Date: _____

Competency Category: _____

Subcompetency Category: _____

Directions: Where appropriate, place a check in front of the response which best reflects your views about the strategies you have just pilot-tested or evaluated. Provide any written comments that you feel are appropriate.

Type of Activity: _____
(Include names of films, textbooks, etc.)

Type of Instruction: Large group ____ Small group ____ Individualized ____

1. Did the material or presentation impart content in a manner that was easy for your students to understand?

   ____ Yes — Comments:

   ____ Somewhat

   ____ No

2. Do you feel you had adequate resources to cover the content in enough depth (in view of the time constraint)?

   ____ Yes — Comments (List any area(s) where suitable materials for your students were lacking.):

   ____ Somewhat

   ____ No

3. Did material or activity(ies) need to be adapted for your class?

   ____ In nearly all cases — Comments (Explain adaptations you made.):

   ____ Usually

   ____ Usually not

   ____ Rarely

4. Did any sections or parts of the material contain flagrant bias of an economic, racial, sexual, or cultural nature?

   ____ No

   ____ Yes (Please indicate which parts.) _____

   _____

   _____

5. Overall, how would you rate the quality of the material or activity(ies) used?

   ____ Very good ____ Poor Comments:

   ____ Good ____ Very poor

   ____ Average

*Please complete this form for each individual strategy that you develop or select for the pilot test phase of the project.

6. What do you feel are the strengths of the material or activity(ies)?

a. _____

b. _____

c. _____

7. What do you feel are the weaknesses of the material or activity(ies)? (Please include suggestions for improvement.)

| | Weakness | How to Improve |
|---|---|---|
| a. | | |
| b. | | |
| c. | | |
| d. | | |
| e. | | |

8. Was any preliminary instruction needed before using the material or activity(ies)?

____ No

____ Yes (Please describe and indicate which parts.) _____

_____

_____

_____

_____

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PILOT TEST REPORT (instructor)
Part II*

Name of Instructor: _____ Date: _____

Competency Category: _____

1. Please describe the overall strategy used in teaching this competency.

   How did you motivate students?

   Reinforce learning?

   Evaluate students?

2. Do any additional areas of instruction need to be added in order for your students to be able to achieve competence in this category?

   ____ No

   ____ Yes (Please list and explain.) _____

   _____

   _____

   _____

3. Please attach a narrative description of activities which you selected and/or developed for teaching this competency category.

*Please complete one copy of this form for <u>each</u> overall competency category that you implement during the pilot test phase of the project.

PILOT TEST REPORT (student interview)

Instructor's/Interviewer's Name: _____ Date: _____

Grade or Subject Level: _____

Competency Category: _____

Type of Material/Activity Used (Include names of films, textbooks, etc.): _____

_____

_____

Type of Instruction: Large Group ___; Small Group ___; Individualized ___; Combination

or Other (describe) _____

Amount of Time Allocated: _____

Directions: Please ask students to respond to the following questions and indicate their view by entering the number of responses in the blanks provided with each question. Supply comments as needed.

1. Were the materials/activity(ies) easy to understand?

___ Definitely yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely not

2. How much of the material/activity(ies) were you able to work through on your own?

___ All Comments:

___ Most

___ Some

___ Very little

___ None

3. Did you seem to have enough time to complete the material/activity(ies) which you were asked to do?

___ Definitely yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely no

4. Was the content something you did not already know?

___ Definitely yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely no

5. Were the learning activities worth your time?

___ Definitely yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely no

6. Did the material/activities help you pass the final test you were asked to do?

___ Definitely yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely not

7. Were the pictures/charts/films and other visual materials used in your instruction helpful?

___ Definiately yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely not

8. Did you enjoy studying consumer education?

___ Definitely yes Comments:

___ Yes

___ Not sure

___ No

___ Definitely not

9. Which two of the following did you like best?

___ Type of instruction (group, individualized, etc.)

___ Amount of assistance from instructor Comments:

___ Content of the lessons

___ Assignments

___ Method of material/activities

10. Which two of the following did you like least?

____ Type of instruction (group/individualized/etc.)

____ Amount of assistance from instructor (too much____; too little____)

____ Content of the lessons Comments:

____ Assignments

____ Method of material/activities

____ Media and illustrations

____ Community resource speakers/field trips

11. Would you like to complete a whole semester or year-long course in consumer education? Why?

____ Definitely yes Comments:

____ Yes

____ Not sure

____ No

____ Definitely not

12. If yes to the above, would you want it presented the same way?

____ Definitely yes Comments:

____ Yes

____ Not sure

____ No

____ Definitely no

13. If no, how would you suggest that the consumer education material/activity(ies) be presented?

____ Group instruction (mostly your teacher presents information to the class)

____ Individualized instruction (you work on your own)

____ Other (please specify) Comments:

14. Would these materials/activity(ies) be useful for students your age in other schools?

Yes ____; Not sure ____; No ____.

15. Other comments?

APPENDIX E

STUDENT PROFILE
BY
GEOGRAPHIC LOCATION

| | Rural % | Suburban % | Urban % |
|---|---|---|---|
| Male | 8 | 20 | 28 |
| Female | 92 | 79 | 72 |
| Age Range: | | | |
| 14 and under | 11 | 1 | 37 |
| 15 | 40 | 20 | 27 |
| 16 | 21 | 34 | 15 |
| 17 | 15 | 28 | 10 |
| 18 and over | 10 | 17 | 6 |
| School Grade: | | | |
| Junior High and Freshman | 36 | 0 | 42 |
| Sophomore | 35 | 46 | 32 |
| Junior | 10 | 24 | 16 |
| Senior | 18 | 29 | 8 |
| Amount of money spent weekly: | | | |
| Less than $5 | 27 | 25 | 29 |
| $5 - $10 | 41 | 31 | 41 |
| $10 - $20 | 16 | 26 | 15 |
| Over $20 | 16 | 14 | 14 |
| Sources of money: | | | |
| Job | 25 | 49 | 21 |
| Regular Allowance | 29 | 30 | 32 |
| Asking Parents | 59 | 31 | 50 |

Top five things on which students regularly spend money:

| | RURAL | SURBURBAN | URBAN |
|---|---|---|---|
| 1. | clothes | clothes | snacks |
| 2. | snacks | lunches | clothes |
| 3. | records and tapes | snacks | movies |
| 4. | school supplies | records and tapes | records and tapes |
| 5. | gifts | car expenses | gifts |

Five things that most influence spending choice:

| RURAL | | SUBURBAN | | URBAN | |
|---|---|---|---|---|---|
| Parents and family | 72% | Friends | 82% | Friends | 72% |
| Friends | 69% | Parents and family | 57% | Parents and family | 64% |
| Advertising | 54% | Advertising | 56% | Television | 55% |
| Television | 51% | Television | 51% | Advertising | 42% |
| Magazines | 40% | Other students | 40% | Magazines | 41% |
| | | Magazines | 40% | | |

| Five reasons for saving: | RURAL | SUBURBAN | URBAN |
|---|---|---|---|
| To take care of emergencies | 94% | 85% | 87% |
| To pay for education | 82% | 80% | 82% |
| Just to have money in the bank | 74% | 69% | 73% |
| To earn interest on money | 70% | 63% | 70% |
| To avoid using credit | 65% | 59% | 70% |

Five things students would most like to learn in consumer education:

| | RURAL | SUBURBAN | URBAN |
|---|---|---|---|
| 1. How to get more for your money | 1 | 1 | 1 |
| 2. How to save money | 2 | 2 | 2 |
| 3. How to judge quality of goods and services | 4 | 3 | 3 |
| 4. How to avoid being cheated | 3 | 4 | 4 |
| 5. How to decide what to buy | 5 | 5 | 5 |

Five phrases that describe students:

| | | | |
|---|---|---|---|
| 1. I choose my own clothes | 1 | 1 | 1 |
| 2. I earn most of my own money | 4 | 2 | 2 |
| 3. I can buy most things I want | 3 | 5 | 4 |
| 4. I get money when I ask for it | 2 | - | 3 |
| 5. I never have enough money | 5 | 4 | - |
| 6. I get a regular allowance | - | 5 | 5 |
| 7. I have a savings account | - | 3 | - |

Five phrases that describe student's family:

| | | | |
|---|---|---|---|
| 1. Usually can buy what we need | 1 | 1 | 2 |
| 2. Spends carefully | 2 | 4 | 1 |
| 3. Seems financially secure | 4 | 2 | 3 |
| 4. Saves regularly | 4 | 2 | 4 |
| 5. Plans ahead for major expenses | 3 | - | - |
| 6. Uses credit cards | - | 5 | - |
| 7. Wants me to go to college | - | - | 4 |

Students feelings about purchases:

| | RURAL | SUBURBAN | URBAN |
|---|---|---|---|
| Satisfied: | 87% | 81% | 83% |
| Dissatisfied: | 13% | 19% | 17% |

Based on questions regarding consumer behavior before making a purchase and after purchase:

| | RURAL | SUBURBAN | URBAN |
|---|---|---|---|
| Appear to exhibit good behavior before purchase | 57% | 58% | 58% |
| Appear to exhibit good behavior after purchase | 60% | 58% | 54% |

APPENDIX F

Office of the President

The Florida State University
Tallahassee, Florida 32306

July 12, 1979

Consumers' Education Project
c/o Dr. Era Looney
Division of Vocational &
Technical Education
200 Lane Hall
Virginia Polytechnic Institute and
State University
Blacksburg, Virginia 24061

Dear Project Co-Driectors:

Thank you for inviting me to serve as third party evaluator for your Consumers' Education project. You certainly are to be congratulated on all you have accomplished since I was invited to attend your first workshop in Norfolk. Because of the fine efforts made by your advisory committee, and your incorporation of realistic suggestions made by teachers into your final product, I felt there was little to add at this final juncture.

By way of reiteration, I was most impressed with the concise, annotated bibliography. It would have been easy to have made this listing more extensive, but by being selective, you better serve the needs of teachers. (The Consumers Union Penny Power, being forwarded to you, would only be useful for the low-literacy level group you mentioned.)

Your project is also to be commended for using and adapting existing materials rather than expending effort unnecessarily to reinventing the wheel.

The suggestions for clarifying how the materials in the manual fit into the project would seem to require minimum effort, at this point, so I see your material well on the way to the printer.

Congratulations on your fine endeavors.

Sincerely,

Lillian H. Mohr

Lillian H. Mohr
75 Assistant to the President
for Collective Bargaining
and Contract Administration

LHM:ba

BIOGRAPHICAL INFORMATION

NAME:

Carole Evitts

ADDRESS:

P.O. Box 9672
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EDUCATIONAL BACKGROUND:

1961 - Eastern High School, Baltimore, MD
1968 - McCoy College of The Johns Hopkins University, Baltimore, MD, B.A.

PROFESSIONAL EXPERIENCE:

1975 - 1976 State Vice President, Virginia Citizens Consumer Council
1965 - 1966 Second Grade Teacher, Baltimore City Public Schools, Baltimore, MD

BIOGRAPHICAL INFORMATION

NAME:

Jean H. Goad

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EDUCATIONAL BACKGROUND:

1958 - Hillsville High School, Carroll County, VA
1962 - Radford College, Radford, VA, B.S.
1973 - Virginia Polytechnic and State University, Blacksburg, VA, M.S.

PROFESSIONAL EXPERIENCE:

| | |
|---|---|
| 1974 - Present | Assistant State Supervisor, Department of Education, Home Economics Education, VA |
| 1968 - 1974 | Teacher, Consumer and Homemaking Education, Roanoke County, VA |
| 1967 - 1968 | Teacher, Remedial Reading, Roanoke County, VA |
| 1962 - 1966 | Teacher, fifth grade, Roanoke County, VA |

BIOGRAPHICAL INFORMATION

NAME:

Douglas S. Gordon

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EDUCATIONAL BACKGROUND:

1964 - Patrick Henry High School, Roanoke, VA
1960 - Univac 1050-II Computer School, U.S. Air Force, Fairbanks, AK
1971 - Virginia Western Community College, Roanoke, VA, A.B.A.

PROFESSIONAL EXPERIENCE:

1975 - Present Supervisor, Consumer Education Program
Total Action Against Poverty, Inc.
702 Shenandoah Avenue, N.W.
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BIOGRAPHICAL INFORMATION

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Claude Marshall Lauck

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EDUCATIONAL BACKGROUND:

1960 - Woodberry Forest High School, Charlottesville, VA
1964 - Yale University, New Haven, CT, B.A.
1965 - Yale University, New Haven, CT, M.A.T.
1973 - University of Virginia School of Law, Charlottesville, VA, J.D. (Admitted to Virginia Bar - September, 1973) (Admitted to U.S. District Court - June, 1974)

PROFESSIONAL EXPERIENCE:

| | |
|---|---|
| 1974 - Present | Attorney with Legal Aid Society of Roanoke Valley |
| 1973 - 1974 | Clerkship with Virginia Appellate Justice Project |
| 1971 - 1973 | Student assistant and research assistant to two professors |
| 1971 - (summer) | Law clerk |
| 1966 - 1969 | Infantry officer |

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## BIOGRAPHICAL INFORMATION

NAME:

William C. Setzer

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EDUCATIONAL BACKGROUND:

1956 - William Byrd High School, Roanoke, VA
1960 - Roanoke College, Roanoke, VA, B.S.
1966 - University of Virginia, Charlottesville, VA, M.Ed.

PROFESSIONAL EXPERIENCE:

| | |
|---|---|
| 1969 - Present | Mathematics Supervisor, Roanoke County, VA |
| 1966 - 1969 | Assistant Principal, Andrew Lewis High School, Roanoke County, VA |
| 1960 - 1966 | Teacher of Mathematics, Northside High School, Roanoke County, VA |